

### **Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

### **Listing of Claims:**

1. (currently amended) A method for a user to obtain international account products access on a network, comprising the steps of:

allowing a user to access a local terminal;

identifying a type of user account;

if a non-local user account type is identified, establishing a real-time interactive session directly between the user at the local terminal and a host processor;

automatically presenting a list of language options at the local terminal by the host processor;

receiving the user's selection of a language from said list of language options by the host processor;

automatically prompting said user for an access code in said selected language at the local terminal by the host processor;

receiving the user's input of said access code by the host processor;

automatically verifying said access code by the host processor;

automatically providing said user with a list of transactions in said selected language at the local terminal by the host processor;

receiving the user's selection of a transaction from said list of transactions by the host processor;

automatically determining by the host processor whether said local terminal supports said selected transaction; and

if said selected transaction is not supported by said local terminal, automatically informing said user at the local terminal by the host processor that said selected transaction cannot be performed;

if said selected transaction is supported by said local terminal, allowing the user at the local terminal to perform said selected transaction interactively in said selected language via the host processor.

2. (original) The method of claim 1 further comprising the step of if said access code is invalid, automatically terminating access.

3. (original) The method of claim 1 wherein said step of automatically identifying a user account type comprises the steps of:

automatically transmitting from said terminal to a server a request for access-specific information;

automatically transmitting from server to said terminal said requested access-specific information;

automatically verifying said access-specific information;

automatically determining the type of said access-specific information; and

if said access-specific information does not correspond to a predetermined type of access-specific information, automatically indicating to said user that an error has occurred;

if said access-specific information does correspond to a predetermined type of access-specific information, automatically determining whether said selected

language is supported for said corresponding predetermined type of access-specific information.

4. (original) The method of claim 3 wherein said server comprises a Front End Processor.

5. (original) The method of claim 3 wherein said access-specific information comprises card prefix table information.

6. (original) The method of claim 3 wherein said step of automatically determining the type of said access-specific information comprises the step of automatically comparing said access-specific information to each member of a group of predetermined types of access-specific information.

7. (original) The method of claim 1 wherein said list of transactions comprises obtaining cash, obtaining information, transferring funds, making payments, reviewing recent activity, and obtaining customer service.

8. (original) The method of claim 1 wherein said accessing step comprises inserting a bankcard into a customer activated terminal.

9. (original) The method of claim 1 wherein said accessing step comprises inserting a credit card into an automated teller machine.

10. (original) The method of claim 9 wherein said accessing step further comprises the steps of:

automatically identifying an expiration date for said credit card;

automatically comparing said expiration date to current date; and

if said expiration date has passed, automatically terminating access.

11. (previously presented) The method of claim 3 wherein said accessing step comprises inserting a bankcard into a customer activated terminal.

12. (previously presented) The method of claim 3 wherein said accessing step comprises inserting a credit card into an automated teller machine.

13. (original) The method of claim 1 wherein said accessing step comprises initiating a program on a computer.

14. (original) The method of claim 13 wherein said computer comprises a personal computer.

15. (original) The method of claim 1 further comprising the step of automatically printing a record regarding said selected transaction.

16. (original) The method of claim 1 further comprising the steps of:

automatically transmitting a message to said server for balance information;

said server automatically determining whether balance information is available; and

if said balance information is not available, said server transmitting failure indication to said terminal;

if said balance information is available, said server transmitting said balance information to said terminal and said terminal automatically displaying said balance information.

17. (original) The method of claim 16 further comprising the steps of:

if said balance information is not available, said terminal prompting said user to reenter said access code;

said user reentering said access code; and

said terminal automatically retransmitting a message to said server for balance information;

said server automatically determining whether balance information is available; and

if said balance information is not available, said server transmitting failure indication to said terminal;

if said balance information is available, said server transmitting said balance information to said terminal and said terminal automatically displaying said balance information.

18. (original) The method of claim 1 wherein said user account type comprises a line of credit.

19. (original) The method of claim 1 wherein said user account type comprises a mortgage.

20. (original) The method of claim 1 wherein said user account type comprises a loan.

21. (original) The method of claim 1 wherein said user account type comprises a credit card account.

22. (original) The method of claim 1 wherein said user account type comprises a checking account.

23. (original) The method of claim 1 wherein said user account type comprises a savings account.

24. (original) The method of claim 1 wherein said user account type comprises a money market account.

25. (original) The method of claim 1 wherein said user account type comprises a time deposit account.

26. (original) The method of claim 1 wherein said user account type comprises an investment account.

27. (currently amended) A system for a user to obtain international account products access on a network, comprising:

a local terminal accessible by a user;

means for identifying a type of user account;

means for establishing a real-time interactive session directly between the user at the local terminal and a host processor, if a non-local user account type is identified;

means for automatically presenting a list of language options at the local terminal by the host processor;

means for receiving the user's selection of a language from said list of language options;

means for automatically prompting said user for an access code in said selected language at the local terminal by the host processor;

means for receiving the user's input of said access code by the host processor;

means for automatically verifying said access code by the host processor;

if said access code is invalid, means for automatically terminating access by the host processor;

means for automatically providing said user with a list of transactions in said selected language at the local terminal by the host processor;

means for receiving the user's selection of a transaction from said list of transactions by the host processor;

means for automatically determining whether said local terminal supports said selected transaction by the host processor; and

if said selected transaction is not supported by said local terminal, means for automatically informing said user at the local terminal by the host processor that the transaction cannot be performed;

if said selected transaction is supported by said local terminal, means for allowing the user at the local terminal to perform said transaction interactively in said selected language via the host processor.

28. (New) A method for a user to obtain international account products access on a network, comprising the steps of:

providing a plurality of local terminals within each of a plurality of pre-defined business regions of a financial institution and at least one front-end processor as exclusive arbitrator of transaction acceptance and fulfillment for each of said plurality of local terminals within each of said business regions, each of said local terminals sharing a common interface with the front-end processors for all of said business regions, and each of said front-end processors providing a set of user transactions that is common to each of said business regions;

allowing a user to access one of said local terminals within one of said business regions;

identifying a type of user account by an application on the local terminal, and if a non-local user account type is identified, establishing a real-time interactive

session directly between the user at the local terminal and said at least one front-end processor for said business region via said common interface;

automatically presenting a list of language options at the local terminal by the front-end processor via said common interface;

receiving the user's selection of a language from said list of language options at the local terminal by the front-end processor via said common interface;

automatically prompting said user for an access code in said selected language at the local terminal by the front-end processor via said common interface;

receiving the user's input of said access code at the local terminal by the front-end processor via said common interface;

automatically verifying said access code by the front-end processor;

automatically providing said user with a list consisting of the set of user transactions that is common to each of said business regions in said selected language at the local terminal by the front-end processor via said common interface;

receiving the user's selection of a transaction from said list of transactions by the front-end processor via said common interface; and

allowing the user at the local terminal to perform said selected transaction interactively in said selected language with the front-end processor via the common interface.